

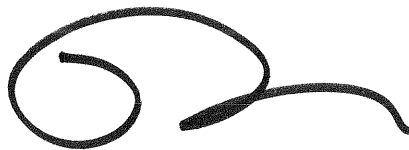
Exhibit “1”

1 Pursuant to Rule 68 of the Federal Rules of Civil Procedure, defendant
2 AllianceOne Receivables Management, Inc., without admitting liability for any of the
3 claims alleged herein, hereby offers to allow judgement to be taken against it as
4 follows: judgement for plaintiff Jennifer Leigh Reed in the sum of One Thousand and
5 One Dollars (\$1,001.00), plus reasonable attorney's fees and costs, in an amount to be
6 determined by the Court.

7 In accordance with Rule 68, this offer shall be deemed withdrawn if it is not
8 accepted within ten days of the service thereof. Evidence of this Offer of Judgment is
9 not admissible except in a proceeding to determine costs.

10
11 DATED: September 24, 2007

SIMMONDS & NARITA, LLP
TOMIO B. NARITA
JEFFREY A. TOPOR

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By: _____

Tomio B. Narita
Attorneys for Defendant
AllianceOne Receivables Management, Inc.

PROOF OF SERVICE

I, the undersigned, declare:

I am employed in the City and County of San Francisco, California. I am over the age of eighteen years and not a party to this action. My business address is: 44 Montgomery Street, Suite 3010, San Francisco, California 94104-4816.

I am readily familiar with the business practices of my employer, Simmonds & Narita LLP, for the collection and processing of correspondence with the United States Postal Service and that said correspondence is deposited with the United States Postal Service that same day in the ordinary course of business.

On this date, I served copies of the following documents:

1) Rule 68 Offer

by causing such document to be placed in a sealed envelope for collection and delivery as indicated below:

VIA UNITED STATES MAIL

Fred W. Schwinn
Consumer Law Center
12 South First Street, Suite 416
San Jose, CA 95113-2404

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct. Executed at San Francisco, California on this 24th day of September, 2007.



Tiffany Dorsey